

Exhibit 4

09/16/2011

Jennifer Valerie McDowell

75 Lamplighter Lane, # 6B

Massapequa, NY 11758

Dear Jennifer,

When you applied for employment with Bank of America, you consented to an investigation of your background, including your criminal record. With your consent, your fingerprints were forwarded to the FBI and searched against their Criminal History Record Information. Enclosed is a copy of the criminal history record obtained from the FBI.

Based on information obtained from your fingerprint report, we are unable to consider you for employment at this time. If you believe the attached information is not accurate, you must use the procedure referenced in the attachment to change, correct, or update the record as per Title 28, Code of Federal Regulations, section 16.34. However, if you have official documentation (certified court documents) that would verify that the information contained in your FBI rap sheet is incomplete or incorrect, please contact Bank of America Corporate Security at ml_Corporate_Security@bankofamerica.com within ten business days of the date of this letter. Be sure to include details of what specific information contained in the enclosed report is incorrect or incomplete. If you are able to provide a corrected record, you may be reconsidered for employment. *To help ensure a prompt response and to avoid any risk of having your concerns go unaddressed, please direct all future communications concerning this matter to Bank of America Corporate Security at ml_Corporate_Security@bankofamerica.com directly. Please note that mere dissatisfaction or disagreement with the hiring eligibility decision is NOT justification to support an appeal.*

Thank you for your interest in Bank of America and we wish you much success in your job search.

Sincerely,

Criminal Screening Investigative Services Regional Manager

Attachments:

FBI Rap Sheet

Title 28

TITLE 28 – JUDICIAL ADMINISTRATION

CHAPTER 1, DEPARTMENT OF JUSTICE

PART 16 – PRODUCTION OR DISCLOSURE OF MATERIAL OR INFORMATION

subpart c – PRODUCTION OF FBI IDENTIFICATION RECORDS IN RESPONSE TO WRITTEN REQUESTS BY SUBJECTS THEREOF

16.34 – Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

[Order No. 113486, 51 FR 16677, May 6, 1986, as amended by Order No.

225899, 64 FR 52226, Sept. 28, 1999]